



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** BNP PARIBAS USA, INC.

**City/State** NEW YORK, NY

## Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 150,254,227

Peer Group Number: 9 Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**BNP PARIBAS USA, INC.**  
**787 SEVENTH AVENUE**  
  
**NEW YORK, NY 10019**

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

## Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	147,558,480	162,229,210	149,427,105	127,847,942	139,826,581
Net income (\$000)	697,858	180,876	613,079	429,993	1,039,853
Number of BHCs in peer group				125	118

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	1.76			1.55			1.70			1.91	3.01	12	2.09	3.08	12
+ Non-interest income	1.65			1.23			1.42			1.43	1.32	65	1.76	1.31	73
- Overhead expense	2.28			2.18			2.42			2.78	2.69	60	2.73	2.71	57
- Provision for credit losses	-0.03			0.27			0.22			0.12	0.15	50	0.09	0.14	38
+ Securities gains (losses)	0.09			0			0.04			0.01	0.01	62	0	0	38
+ Other tax equivalent adjustments	0			0			0			0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.27			0.31			0.53			0.45	1.56	4	1.01	1.57	10
Net operating income	0.95			0.22			0.41			0.34	1.19	7	0.74	1.24	10
Net income	0.95			0.22			0.41			0.34	1.19	7	0.74	1.24	10
Net income (Subchapter S adjusted)											1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.16			2.47			2.42			3.81	4.41	16	3.58	4.24	15
Interest expense	0.24			0.79			0.57			1.70	1.08	87	1.26	0.86	82
Net interest income (tax equivalent)	1.91			1.68			1.84			2.11	3.33	12	2.32	3.38	13
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.06			0.16			0.14			0.23	0.21	61	0.16	0.22	52
Earnings coverage of net loan and lease losses (X)	42.41			8.45			11.34			4.78	24.40	20	12.76	21.75	46
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16			1.14			1.33			0.90	0.83	57	0.94	0.90	57
Allowance for loan and lease losses / Total loans and leases	1.16			1.14			1.33			0.90	0.81	57	0.94	0.89	57
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.76			0.76			0.81			0.52	0.57	46	0.45	0.61	36
30-89 days past due loans and leases / Total loans and leases	0.60			0.42			0.59			0.41	0.43	54	0.42	0.44	53
<b>Liquidity and Funding</b>															
Net noncore funding dependence	9.83			12.67			5.83			22.40	14.45	76	22.09	16.62	70
Net short-term noncore funding dependence	3.35			3.31			-1.15			14.62	3.38	84	10.37	4.66	65
Net loans and leases / Total assets	45.25			48.21			46.22			54.19	63.77	21	54.26	63.98	21
<b>Capitalization</b>															
Tier 1 leverage ratio	9.72			8.63			10.87			10.47	9.76	71	11.60	9.71	91
Holding company equity capital / Total assets	12.55			13.66			14.19			14.67	12.43	76	15.50	12.22	84
Total equity capital (including minority interest) / Total assets	12.56			13.67			14.21			14.69	12.57	76	15.52	12.27	84
Common equity tier 1 capital / Total risk-weighted assets	15.99			15.82			16.66			15.83	12.17	85	15.15	12.12	84
Net loans and leases / Equity capital (X)	3.60			3.53			3.26			3.69	5.21	15	3.50	5.29	14
Cash dividends / Net income	78.81			0			65.24			232.56	33.12	97	0	27.31	5
Cash dividends / Net income (Subchapter S adjusted)											-12.02			17.36	
<b>Growth Rates</b>															
Assets	6.18			9.38			8.09			4.77	9.26	42	-14.04	7	1
Equity capital	-2.44			0.97			4.56			-0.84	10.49	8	6.10	7.89	57
Net loans and leases	-0.35			0.40			-7.81			4.62	9.10	39	-14.50	7.89	1
Noncore funding	5.75			-5.08			-9.60			6.02	6.59	56	-17.55	10.67	9
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0			0			0			0.57	1.02	76	0.78	1.14	79
Long-term debt / Equity capital	31.82			31.05			31.21			32.64	13.04	80	32.39	13.37	81
Equity investment in subsidiaries / Equity capital	77.26			88.27			76.99			89.78	103.22	6	106.87	103.10	73
Cash from ops + noncash items + op expense / Op expense + dividends	92.36			460.35			-63.18			200.72	190.27	59	93.02	174.91	14

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,070,003	1,239,720	2,331,184	2,798,905	2,993,602	-13.69	
Income from lease financing receivables.....	21,319	28,017	45,358	58,756	63,738	-23.91	
Fully taxable income on loans and leases.....	1,084,242	1,257,277	2,358,047	2,829,006	3,026,857	-13.76	
Tax-exempt income on loans and leases.....	7,080	10,460	18,495	28,655	30,483	-32.31	
Estimated tax benefit on income on loans and leases.....	1,885	2,325	4,402	5,766	6,863	-18.93	
Income on loans and leases (tax equivalent).....	1,093,207	1,270,062	2,380,944	2,863,427	3,064,203	-13.92	
Investment interest income (tax equivalent).....	170,158	224,258	407,801	396,701	366,370	-24.12	
Interest on balances due from depository institutions.....	19,226	11,129	42,242	60,832	132,966	72.76	
Interest income on other earning assets.....	178,458	347,021	496,937	1,084,459	947,689	-48.57	
Total interest income (tax equivalent).....	1,461,049	1,852,470	3,327,924	4,405,419	4,511,228	-21.13	
Interest on time deposits of \$250K or more.....	4,800	30,408	40,507	116,876	114,705	-84.21	
Interest on time deposits < \$250K.....	11,936	40,048	60,640	95,975	78,290	-70.20	
Interest on foreign office deposits.....					1,567		
Interest on other deposits.....	28,685	140,334	190,635	411,430	276,390	-79.56	
Interest on other borrowings and trading liabilities.....	101,466	358,550	453,666	1,278,626	1,028,477	-71.70	
Interest on subordinated debt and mandatory convertible securities.....	18,126	26,030	44,823	65,480	85,942	-30.36	
Total interest expense.....	165,013	595,370	790,271	1,968,387	1,585,371	-72.28	
Net interest income (tax equivalent).....	1,296,036	1,257,100	2,537,653	2,437,032	2,925,857	3.10	
Non-interest income.....	1,214,288	996,886	2,119,602	1,827,202	2,454,624	21.81	
Adjusted operating income (tax equivalent).....	2,510,324	2,253,986	4,657,255	4,264,234	5,380,481	11.37	
Overhead expense.....	1,681,190	1,764,525	3,615,866	3,554,633	3,824,119	-4.72	
Provision for credit losses.....	-23,866	221,013	321,797	155,234	127,313		
Securities gains (losses).....	65,488	-797	52,479	8,216	-231		
Other tax equivalent adjustments.....	1	0	-1	0	0		
Pretax net operating income (tax equivalent).....	936,461	248,638	790,712	573,869	1,418,964	276.64	
Applicable income taxes.....	233,611	63,837	170,745	134,283	299,059	265.95	
Tax equivalent adjustments.....	2,337	2,758	5,322	6,601	7,936	-15.26	
Applicable income taxes (tax equivalent).....	235,948	66,595	176,067	140,884	306,995	254.30	
Minority interest.....	2,655	1,167	1,566	2,992	72,116	127.51	
Net income before discontinued operations, net of minority interest.....	697,858	180,876	613,079	429,993	1,039,853	285.82	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	697,858	180,876	613,079	429,993	1,039,853	285.82	
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	700,513	182,043	614,645	432,985	1,111,969	284.81	
Investment securities income (tax equivalent).....	170,158	224,258	407,801	396,701	366,370	-24.12	
US Treasury and agency securities (excluding mortgage-backed securities).....	41,896	38,531	77,437	42,663	42,469	8.73	
Mortgage-backed securities.....	124,637	182,436	323,845	346,795	316,073	-31.68	
All other securities.....	3,625	3,291	6,519	7,243	7,828	10.15	
Cash dividends declared.....	550,000	0	400,000	1,000,000	0		
Common.....	550,000	0	400,000	1,000,000	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	1.98			2.28			2.23			3.45	4	16	3.23	3.87	12
Less: Interest expense	0.22			0.73			0.53			1.54	0.98	84	1.13	0.79	81
Equals: Net interest income (tax equivalent)	1.76			1.55			1.70			1.91	3.01	12	2.09	3.08	12
Plus: Non-interest income	1.65			1.23			1.42			1.43	1.32	65	1.76	1.31	73
Equals: adjusted operating income (tax equivalent)	3.40			2.78			3.12			3.34	4.41	7	3.85	4.46	21
Less: Overhead expense	2.28			2.18			2.42			2.78	2.69	60	2.73	2.71	57
Less: Provision for credit losses	-0.03			0.27			0.22			0.12	0.15	50	0.09	0.14	38
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.09			0			0.04			0.01	0.01	62	0	0	36
Plus: other tax equivalent adjustments	0			0			0			0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.27			0.31			0.53			0.45	1.56	4	1.01	1.57	10
Less: Applicable income taxes (tax equivalent)	0.32			0.08			0.12			0.11	0.36	3	0.22	0.33	16
Less: Minority interest	0			0			0			0	0	79	0.05	0	96
Equals: Net operating income	0.95			0.22			0.41			0.34	1.19	7	0.74	1.24	10
Plus: Net extraordinary items	0			0			0			0	0	50	0	0	51
Equals: Net income	0.95			0.22			0.41			0.34	1.19	7	0.74	1.24	10
Memo: Net income (last four quarters)	0.80			0.26			0.41			0.34	1.19	6	0.74	1.24	10
Net income—BHC and noncontrolling (minority) interest	0.95			0.22			0.41			0.34	1.20	6	0.80	1.25	11
<b>Margin Analysis</b>															
Average earning assets / Average assets	91.81			92.45			92.16			90.39	91.05	39	90.24	91.48	31
Average interest-bearing funds / Average assets	59.64			61.27			61.99			61.29	65.57	30	59.80	65.56	26
Interest income (tax equivalent) / Average earning assets	2.16			2.47			2.42			3.81	4.41	16	3.58	4.24	15
Interest expense / Average earning assets	0.24			0.79			0.57			1.70	1.08	87	1.26	0.86	82
Net interest income (tax equivalent) / Average earning assets	1.91			1.68			1.84			2.11	3.33	12	2.32	3.38	13
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	3.22			3.66			3.50			4.29	5.09	12	4.14	4.95	10
Interest-bearing bank balances	0.33			0.35			0.60			2.48	2.04	76	1.92	1.64	77
Federal funds sold and reverse repos	0.68			1.05			0.92			4.68	2.44	90	3.46	2.17	89
Trading assets	3.20			3.23			2.88			3.41	0.99	90	3.70	1.11	91
Total earning assets	2.15			2.47			2.41			3.81	4.36	16	3.57	4.20	15
Investment securities (tax equivalent)	1.51			2.07			1.89			2.40	2.76	22	2.27	2.68	16
US Treasury and agency securities (excluding mortgage-backed securities)	1.54			1.61			1.44			1.41	2.32	8	1.50	2.05	14
Mortgage-backed securities	1.49			2.26			1.97			2.48	2.61	30	2.48	2.50	51
All other securities	4.83			3.19			3.35			2.99	4.06	15	2.72	4.20	13
Interest-bearing deposits	0.12			0.61			0.41			1.01	1.10	44	0.69	0.81	42
Time deposits of \$250K or more	0.31			2.06			1.45			3.50	1.96	98	2.36	1.44	96
Time deposits < \$250K	0.82			1.43			1.28			1.43	1.82	27	1.08	1.29	35
Other domestic deposits	0.11			0.63			0.41			1.09	0.93	67	0.70	0.67	61
Foreign deposits											1.19		0.37	0.97	21
Federal funds purchased and repos	0.40			0.97			0.81			4.23	1.86	91	2.78	1.51	86
Other borrowed funds and trading liabilities	1.55			1.84			1.71			2.99	2.38	83	2.64	2.28	77
All interest-bearing funds	0.38			1.20			0.85			2.51	1.49	88	1.90	1.19	85

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

**Non-interest Income and Expenses**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	1,214,288	996,886	2,119,602	1,827,202	2,454,624
Fiduciary activities income .....	13,961	12,649	26,370	23,899	44,215
Service charges on deposit accounts - domestic .....	70,666	68,059	137,805	151,664	162,276
Trading revenue .....	-71,249	56,869	29,009	70,676	-188,819
Investment banking fees and commissions .....	365,542	389,311	682,208	531,113	510,193
Insurance activities revenue .....	928	1,068	2,098	3,428	4,146
Venture capital revenue .....	0	0	0	0	0
Net servicing fees .....	3,125	-1,966	-1,665	8,849	14,044
Net securitization income .....	10	10	20	20	23
Net gains (losses) on sales of loans, OREO, other assets .....	38,828	28,050	75,091	-32,421	607,473
Other non-interest income .....	792,477	442,836	1,168,666	1,069,974	1,301,073
Total overhead expenses .....	1,681,190	1,764,525	3,615,866	3,554,633	3,824,119
Personnel expense .....	1,093,514	1,025,900	2,149,623	2,093,993	2,208,652
Net occupancy expense .....	169,619	174,438	362,545	350,793	346,558
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets) .....	369	370	743	743	591
Other operating expenses .....	417,688	563,817	1,102,955	1,109,104	1,268,318
Fee income on mutual funds and annuities .....	7,862	6,177	12,986	13,577	12,817
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	62,000
Number of equivalent employees .....	11,839	12,413	12,032	12,442	13,118
Average personnel expense per employee .....	92.37	82.65	178.66	168.30	168.37
Average assets per employee .....	12,463.76	13,069.30	12,419.14	10,275.51	10,659.14

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0.65			0.62			0.61			0.74	2.72	31	0.52	3.08	25
Overhead expenses / Net Interest Income + non-interest income .....	67.03			78.38			77.73			83.49	61.29	94	71.18	60.88	86
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.28			2.18			2.42			2.78	2.69	60	2.73	2.71	57
Personnel expense .....	1.48			1.26			1.44			1.64	1.41	75	1.58	1.44	63
Net occupancy expense .....	0.23			0.22			0.24			0.27	0.28	51	0.25	0.28	31
Other operating expenses .....	0.57			0.70			0.74			0.87	0.97	50	0.91	0.97	56
Overhead less non-interest income .....	0.63			0.95			1			1.35	1.32	48	0.98	1.38	23
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	66.97			78.28			77.64			83.36	60.64	94	71.07	60.37	87
Personnel expense .....	43.56			45.51			46.16			49.11	32.39	96	41.05	32.51	90
Net occupancy expense .....	6.76			7.74			7.78			8.23	6.52	80	6.44	6.48	51
Other operating expenses .....	16.65			25.03			23.70			26.03	21.20	80	23.58	20.90	72
Total non-interest income .....	48.37			44.23			45.51			42.85	29.23	80	45.62	28.50	85
Fiduciary activities income .....	0.56			0.56			0.57			0.56	1.97	38	0.82	2.14	40
Service charges on domestic deposit accounts .....	2.82			3.02			2.96			3.56	3.88	42	3.02	4.15	36
Trading revenue .....	-2.84			2.52			0.62			1.66	1.18	78	-3.51	0.85	0
Investment banking fees and commissions .....	14.56			17.27			14.65			12.46	3.54	86	9.48	3.42	86
Insurance activities revenue .....	0.04			0.05			0.05			0.08	0.47	48	0.08	0.47	50
Venture capital revenue .....	0			0			0			0	0.02	42	0	0.02	41
Net servicing fees .....	0.12			-0.09			-0.04			0.21	0.28	60	0.26	0.65	46
Net securitization income .....	0			0			0			0	0.01	88	0	0.01	87
Net gain (loss) - sales of loans, OREO, and other assets .....	1.55			1.24			1.61			-0.76	1.86	4	11.29	1.61	97
Other non-interest income .....	31.57			19.65			25.09			25.09	10.04	92	24.18	9.86	92
Overhead less non-interest income .....	18.60			34.06			32.13			40.51	31.06	78	25.45	31.46	28
Applicable income taxes / Pretax net operating income (tax equivalent) .....	24.95			25.67			21.59			23.40	20.56	75	21.08	19.04	66
Applicable income tax + TE / Pretax net operating income + TE .....	25.20			26.78			22.27			24.55	23.23	68	21.64	21.56	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	26,013,971	27,689,641	26,985,994	28,409,527	28,059,725	-6.05	
Commercial and industrial loans	13,386,339	15,909,926	14,352,709	13,700,775	13,243,591	-15.86	
Loans to individuals	13,910,080	14,747,986	14,255,878	15,219,876	15,343,415	-5.68	
Loans to depository institutions and acceptances of other banks	33,939	30,371	22,452	3,307,853	119,832	11.75	
Agricultural loans	1,934,331	2,054,654	2,127,174	2,449,964	2,667,523	-5.86	
Other loans and leases	13,501,147	8,571,454	5,691,963	5,426,926	6,078,907	57.51	
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	68,779,807	69,004,032	63,436,170	68,514,921	65,512,993	-0.32	
Less: Allowance for loan and lease losses	796,289	783,286	841,620	617,497	613,547	1.66	
Net loans and leases	67,983,518	68,220,746	62,594,550	67,897,424	64,899,446	-0.35	
Debt securities that reprice or mature in over 1 year	21,691,700	21,956,202	22,755,439	20,221,290	12,552,320	-1.20	
Mutual funds and equity securities	161,608	1,583,797	200,171	132,154	101,402	-89.80	
Subtotal	89,836,826	91,760,745	85,550,160	88,250,868	77,553,168	-2.10	
Interest-bearing bank balances	14,399,248	9,592,758	9,092,319	1,663,807	3,612,511	50.11	
Federal funds sold and reverse repos	17,539,718	17,602,672	14,133,204	12,132,073	10,259,392	-0.36	
Debt securities that reprice or mature within 1 year	557,573	265,261	2,402,864	302,136	942,369	110.20	
Trading assets	8,164,573	7,532,812	7,213,899	8,858,878	11,584,044	8.39	
Total earning assets	130,497,938	126,754,248	118,392,446	111,207,762	103,951,484	2.95	
Non-interest-bearing cash and due from depository institutions	2,197,130	1,420,017	1,502,371	1,413,347	1,495,308	54.73	
Premises, fixed assets, and leases	685,282	669,120	705,262	714,323	426,260	2.42	
Other real estate owned	8,215	8,519	8,495	8,023	7,593	-3.57	
Investment in unconsolidated subsidiaries	46,141	55,946	50,340	158,009	916,707	-17.53	
Intangible and other assets	16,819,521	12,595,836	14,773,170	11,799,071	12,802,389	33.53	
Total assets	150,254,227	141,503,686	135,432,084	125,300,535	119,599,741	6.18	
Quarterly average assets	152,613,159	170,051,207	136,200,697	137,590,204	126,906,250	-10.25	
Average loans and leases (YTD)	67,870,562	69,457,812	67,950,726	66,699,796	73,981,927	-2.29	
<b>Memoranda</b>							
Loans held-for-sale	71,780	187,201	132,672	137,475	45,666	-61.66	
Loans not held-for-sale	68,708,027	68,816,831	63,303,498	68,377,446	65,467,327	-0.16	
Real estate loans secured by 1-4 family	9,716,332	11,434,206	10,516,174	11,906,990	11,514,479	-15.02	
Commercial real estate loans	15,468,702	15,327,030	15,592,378	15,488,536	15,317,677	0.92	
Construction and land development	1,708,122	1,535,386	1,645,263	1,564,658	1,469,567	11.25	
Multifamily	1,226,805	1,221,247	1,215,279	1,278,861	1,264,976	0.46	
Nonfarm nonresidential	12,533,775	12,570,397	12,731,836	12,645,017	12,583,134	-0.29	
Real estate loans secured by farmland	828,937	928,405	877,442	1,014,001	1,227,569	-10.71	
Total investment securities	22,410,881	23,805,260	25,358,474	20,655,580	13,596,091	-5.86	
U.S. Treasury securities	5,573,985	5,140,652	7,440,314	4,758,322	2,559,780	8.43	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	1		
Municipal securities	118,095	169,433	155,084	188,811	206,539	-30.30	
Mortgage-backed securities	16,531,106	16,882,091	17,533,911	15,532,072	10,671,026	-2.08	
Asset-backed securities	5,711	11,458	8,400	14,796	23,308	-50.16	
Other debt securities	20,376	17,829	20,594	29,425	34,035	14.29	
Mutual funds and equity securities	161,608	1,583,797	200,171	132,154	101,402	-89.80	
Available-for-sale securities	22,237,795	22,200,792	25,142,977	20,499,541	13,465,663	0.17	
U.S. Treasury securities	5,573,985	5,140,652	7,440,314	4,758,322	2,559,780	8.43	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	1		
Municipal securities	118,095	169,433	155,084	188,811	206,539	-30.30	
Mortgage-backed securities	16,519,628	16,861,420	17,518,585	15,508,187	10,642,000	-2.03	
Asset-backed securities	5,711	11,458	8,400	14,796	23,308	-50.16	
Other debt securities	20,376	17,829	20,594	29,425	34,035	14.29	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	397	866	1,061	264	-1,017	-54.16	
Available-for-sale securities appreciation (depreciation)	129,372	974,787	771,161	53,213	-422,224	-86.73	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	9,097,278	2,206,848	7,147,021	1,810,233	2,071,392	312.23	

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	4,558,789	3,348,536	4,237,586	2,652,853	2,653,616	36.14	
NOW, ATS and transaction accounts	2,747,018	2,477,781	2,296,738	989,285	1,009,803	10.87	
Time deposits less brokered deposits < \$250K	-1,849,251	-1,270,087	-1,110,325	2,193,693	2,314,320		
MMDA and other savings accounts	69,860,077	65,930,430	67,046,680	54,596,885	48,716,911	5.96	
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	75,316,633	70,486,660	72,470,679	60,432,716	54,694,650	6.85	
Time deposits of \$250K or more	3,477,939	2,715,091	2,720,204	3,067,893	3,202,024	28.10	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	27,054,491	20,322,991	17,570,120	14,011,369	11,516,782	33.12	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,094,284	1,865,980	539,908	7,097,498	5,025,264	-41.36	
Other borrowings w/remaining maturity over 1 year	5,200,683	7,929,927	5,365,319	6,124,446	8,059,739	-34.42	
Brokered deposits < \$250K	4,504,979	6,251,303	4,421,499	3,566,381	4,141,425	-27.94	
Noncore funding	41,332,376	39,085,292	30,617,050	33,867,587	31,945,234	5.75	
Trading liabilities	641,346	352,302	530,200	747,046	1,587,384	82.04	
Subordinated notes and debentures + trust preferred securities	1,265,000	1,265,000	1,265,000	1,265,000	1,265,000	0.00	
Other liabilities	12,821,884	10,967,574	11,309,430	10,586,905	11,548,179	16.91	
Total liabilities	131,377,239	122,156,828	116,192,359	106,899,254	101,040,447	7.55	
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	11,397,371	11,397,370	11,397,371	11,397,371	11,397,370	0.00	
Retained earnings	7,445,247	7,265,197	7,297,386	7,084,312	7,654,320	2.48	
Accumulated other comprehensive income	15,572	667,077	527,355	-98,164	-512,066	-97.67	
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	18,858,190	19,329,644	19,222,112	18,383,519	18,539,624	-2.44	
Noncontrolling (minority) interest in subsidiaries	18,798	17,214	17,613	17,762	19,670	9.20	
Total equity capital, including minority interest	18,876,988	19,346,858	19,239,725	18,401,281	18,559,294	-2.43	
Total liabilities and capital	150,254,227	141,503,686	135,432,084	125,300,535	119,599,741	6.18	
<b>Memoranda</b>							
Non-interest-bearing deposits	25,576,490	21,658,947	23,155,570	16,986,629	16,767,351	18.09	
Interest-bearing deposits	57,723,061	57,794,107	56,456,812	50,080,361	45,270,748	-0.12	
Total deposits	83,299,551	79,453,054	79,612,382	67,066,990	62,038,099	4.84	
Long-term debt that reprices within 1 year	6,033,179	6,064,596	6,035,803	6,025,000	6,025,500	-0.52	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	19,222,112	18,383,519	18,383,519	18,539,624	17,473,914		
Accounting restatements	0	0	0	0	0		
Net income	697,858	180,876	613,079	429,993	1,039,853		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	550,000	0	400,000	1,000,000	0		
Change in other comprehensive income	-511,784	765,240	625,519	413,902	-68,841		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	4	9	-5	0	94,698		
Holding company equity capital, ending balance	18,858,190	19,329,644	19,222,112	18,383,519	18,539,624		

BHC Name

City/State

**Percent Composition of Assets**

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Real estate loans	17.31			19.57			19.93			22.67	37.78	23	23.46	37.19	23
Commercial and industrial loans	8.91			11.24			10.60			10.93	12.02	48	11.07	12.85	47
Loans to individuals	9.26			10.42			10.53			12.15	4.20	88	12.83	4.31	89
Loans to depository institutions and acceptances of other banks	0.02			0.02			0.02			2.64	0.04	98	0.10	0.05	85
Agricultural loans	1.29			1.45			1.57			1.96	0.24	92	2.23	0.30	92
Other loans and leases	8.99			6.06			4.20			4.33	5.01	53	5.08	5	59
Net loans and leases	45.25			48.21			46.22			54.19	63.77	21	54.26	63.98	21
Debt securities over 1 year	14.44			15.52			16.80			16.14	14.60	58	10.50	14.63	27
Mutual funds and equity securities	0.11			1.12			0.15			0.11	0.06	73	0.08	0.06	68
Subtotal	59.79			64.85			63.17			70.43	79.65	18	64.84	79.97	15
Interest-bearing bank balances	9.58			6.78			6.71			1.33	3.06	32	3.02	3.04	59
Federal funds sold and reverse repos	11.67			12.44			10.44			9.68	1.57	88	8.58	1.66	87
Debt securities 1 year or less	0.37			0.19			1.77			0.24	1.91	18	0.79	1.96	38
Trading assets	5.43			5.32			5.33			7.07	1.19	89	9.69	1.33	90
Total earning assets	86.85			89.58			87.42			88.75	89.53	37	86.92	89.74	22
Non-interest cash and due from depository institutions	1.46			1			1.11			1.13	1.14	45	1.25	1.21	53
Other real estate owned	0.01			0.01			0.01			0.01	0.03	27	0.01	0.04	23
All other assets	11.69			9.42			11.47			10.12	9.27	64	11.83	8.98	80
<b>Memoranda</b>															
Short-term investments	21.63			19.41			18.92			11.25	7.63	75	12.39	7.80	77
U.S. Treasury securities	3.71			3.63			5.49			3.80	1.03	85	2.14	1.04	78
US agency securities (excluding mortgage-backed securities)	0			0			0			0	0.54	13	0	0.69	20
Municipal securities	0.08			0.12			0.11			0.15	1.34	31	0.17	1.62	30
Mortgage-backed securities	11			11.93			12.95			12.40	11.44	57	8.92	11.13	40
Asset-backed securities	0			0.01			0.01			0.01	0.28	55	0.02	0.33	56
Other debt securities	0.01			0.01			0.02			0.02	0.39	38	0.03	0.41	41
Loans held-for-sale	0.05			0.13			0.10			0.11	0.39	37	0.04	0.30	31
Loans held for investment	45.73			48.63			46.74			54.57	63.50	22	54.74	63.93	21
Real estate loans secured by 1-4 family	6.47			8.08			7.76			9.50	13.29	34	9.63	13.46	33
Revolving	1.59			1.87			1.88			2.09	2.07	54	2.23	2.27	55
Closed-end, secured by first liens	4.86			6.18			5.86			7.36	10.69	34	7.34	10.57	34
Closed-end, secured by junior liens	0.02			0.03			0.03			0.05	0.28	26	0.06	0.31	25
Commercial real estate loans	10.30			10.83			11.51			12.36	22.23	30	12.81	21.58	31
Construction and land development	1.14			1.09			1.21			1.25	3.44	30	1.23	3.51	28
Multifamily	0.82			0.86			0.90			1.02	3.01	25	1.06	2.72	32
Nonfarm nonresidential	8.34			8.88			9.40			10.09	14.69	34	10.52	14.44	37
Real estate loans secured by farmland	0.55			0.66			0.65			0.81	0.36	78	1.03	0.41	79

BHC Name

City/State

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	37.82			40.13			42.54			41.46	57.46	25	42.83	56.49	31
Real estate loans secured by 1-4 family	14.13			16.57			16.58			17.38	20.75	36	17.58	21.10	31
Revolving	3.48			3.83			4.01			3.83	3.15	59	4.06	3.50	57
Closed-end	10.65			12.75			12.57			13.55	17.39	34	13.51	17.39	35
Commercial real estate loans	22.49			22.21			24.58			22.61	33.52	30	23.38	32.14	37
Construction and land development	2.48			2.23			2.59			2.28	5.09	30	2.24	5.20	30
1-4 family	0.28			0.35			0.35			0.37	0.94	42	0.35	1.02	37
Other	2.21			1.88			2.25			1.92	4.02	30	1.89	4.05	28
Multifamily	1.78			1.77			1.92			1.87	4.69	29	1.93	4.10	31
Nonfarm nonresidential	18.22			18.22			20.07			18.46	22.15	41	19.21	21.40	44
Owner-occupied	10.32			10.53			11.57			10.83	7.72	73	11.25	8.03	66
Other	7.90			7.69			8.50			7.63	14.34	26	7.96	13.38	30
Real estate loans secured by farmland	1.21			1.35			1.38			1.48	0.55	81	1.87	0.63	83
Loans to depository institutions and acceptances of other banks	0.05			0.04			0.04			4.83	0.11	96	0.18	0.12	85
Commercial and industrial loans	19.46			23.06			22.63			20	19.53	58	20.22	20.32	57
Loans to individuals	20.22			21.37			22.47			22.21	7.13	89	23.42	7.36	90
Credit card loans	0.37			0.38			0.41			0.38	0.81	64	0.32	1.02	62
Agricultural loans	2.81			2.98			3.35			3.58	0.37	93	4.07	0.46	92
Other loans and leases	19.63			12.42			8.97			7.92	9.85	53	9.28	9.66	59
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	171.16			184.71			178.66			195.40	391.26	19	190.07	379.80	19
Real estate loans secured by 1-4 family	63.93			76.27			69.62			81.90	138.18	28	78	137.84	27
Revolving	15.73			17.61			16.83			18.05	21.26	50	18.03	23.33	47
Closed-end	48.20			58.67			52.79			63.85	115.20	27	59.96	112.79	26
Commercial real estate loans	101.78			102.24			103.23			106.53	229.44	27	103.76	219.72	27
Construction and land development	11.24			10.24			10.89			10.76	34.95	26	9.95	35.36	24
1-4 family	1.25			1.60			1.45			1.74	6.61	37	1.56	7.04	36
Other	9.98			8.64			9.44			9.03	27.32	25	8.39	27.26	22
Multifamily	8.07			8.15			8.05			8.80	31.04	22	8.57	27.85	27
Nonfarm nonresidential	82.47			83.85			84.29			86.97	152.10	32	85.24	147.22	33
Owner-occupied	46.72			48.47			48.59			51.04	53.07	53	49.93	54.89	49
Other	35.75			35.39			35.70			35.93	97.41	22	35.31	91.80	23
Real estate loans secured by farmland	5.45			6.19			5.81			6.97	3.60	78	8.32	4.02	77
Loans to depository institutions and acceptances of other banks	0.22			0.20			0.15			22.75	0.44	96	0.81	0.54	84
Commercial and industrial loans	88.08			106.13			95.02			94.24	122.02	40	89.71	128.82	35
Loans to individuals	91.52			98.38			94.38			104.68	43.51	83	103.93	42.67	85
Credit card loans	1.66			1.76			1.73			1.79	4.34	64	1.42	5.31	58
Agricultural loans	12.73			13.71			14.08			16.85	2.18	92	18.07	2.72	92
Other loans and leases	88.83			57.18			37.68			37.33	52.44	50	41.18	51.79	50
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	12.70			12.33			13.59			12.55	26.45	18	13.15	24.79	21
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	57.45			56.74			57.06			59.16	178.57	18	58.38	167.93	17
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	104.17			105.21			105.65			110.19	236.10	24	108.30	225.98	24

BHC Name

City/State

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Short-term investments	21.63			19.41			18.92			11.25	7.63	75	12.39	7.80	77
Liquid assets	42.86			41.11			42.03			35.40	22.44	82	33.60	22.72	81
Investment securities	14.92			16.82			18.72			16.48	16.99	50	11.37	17.27	24
Net loans and leases	45.25			48.21			46.22			54.19	63.77	21	54.26	63.98	21
Net loans, leases and standby letters of credit	46.38			49.43			47.52			55.51	64.84	20	55.62	65.07	21
Core deposits	50.13			49.81			53.51			48.23	63.09	19	45.73	62.13	17
Noncore funding	27.51			27.62			22.61			27.03	19.36	74	26.71	21.34	69
Time deposits of \$250K or more	2.31			1.92			2.01			2.45	2.94	50	2.68	2.89	51
Foreign deposits	0			0			0			0	0.43	38	0	0.47	38
Federal funds purchased and repos	18.01			14.36			12.97			11.18	1.94	92	9.63	1.97	93
Secured federal funds purchased	0			0			0			0	0	49	0	0	49
Net federal funds purchased (sold)	6.33			1.92			2.54			1.50	0.48	75	1.05	0.54	63
Commercial paper	0			0			0			0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.73			1.32			0.40			5.66	3.01	81	4.20	3.67	61
Earning assets that reprice within 1 year	48.57			42.10			41.53			37.56	39.29	42	38.23	40.29	42
Interest-bearing liabilities that reprice within 1 year	3.47			4.60			3.74			6.05	10.19	21	6.23	10.01	32
Long-term debt that reprices within 1 year	4.02			4.29			4.46			4.81	0.96	89	5.04	1.34	88
Net assets that reprice within 1 year	41.08			33.21			33.33			26.70	26.63	46	26.97	27.38	46
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	9.83			12.67			5.83			22.40	14.45	76	22.09	16.62	70
Net short-term noncore funding dependence	3.35			3.31			-1.15			14.62	3.38	84	10.37	4.66	65
Short-term investment / Short-term noncore funding	91.52			90.03			103.98			52.21	77.77	50	64.81	66.46	65
Liquid assets - short-term noncore funding / Nonliquid assets	33.66			33.20			41.10			21.44	16.97	69	21.81	16.04	69
Net loans and leases / Total deposits	81.61			85.86			78.62			101.24	90.31	81	104.61	90.08	87
Net loans and leases / Core deposits	90.26			96.79			86.37			112.35	103.93	72	118.66	105	77
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0			0.01			0.01			0	0.72	16	-0.01	-0.82	71
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.90			6.86			5.41			0.38	1.36	29	-2.98	-1.98	21
Structured notes appreciation (depreciation) / Tier 1 capital										0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0.05			0.09			0.06			0.12	12.67	32	0.21	16.19	29
Available-for-sale securities	99.23			93.26			99.15			99.24	85.40	77	99.04	81.88	77
U.S. Treasury securities	24.87			21.59			29.34			23.04	6.15	88	18.83	6.99	82
US agency securities (excluding mortgage-backed securities)	0			0			0			0	3.49	13	0	4.02	19
Municipal securities	0.53			0.71			0.61			0.91	7.75	29	1.52	9.16	31
Mortgage-backed securities	73.76			70.92			69.14			75.20	67.43	53	78.49	65.45	67
Asset-backed securities	0.03			0.05			0.03			0.07	1.66	54	0.17	2.05	55
Other debt securities	0.09			0.07			0.08			0.14	2.94	39	0.25	2.79	40
Mutual funds and equity securities	0.72			6.65			0.79			0.64	0.40	71	0.75	0.42	72
Debt securities 1 year or less	2.49			1.11			9.48			1.46	11.86	9	6.93	11.91	49
Debt securities 1 to 5 years	4.32			6.54			4.84			7.38	17.94	35	15.62	19.18	51
Debt securities over 5 years	92.47			85.69			84.89			90.52	66.02	85	76.70	64.73	58
Pledged securities	40.59			9.27			28.18			8.76	30.57	19	15.24	33.30	24
Structured notes, fair value	0			0			0			0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	18.34			41.11			81.79			-4.83	26.69	30	-15.62	6.77	19
Investment securities	-5.86			46.36			22.77			51.92	11.75	87	-22.99	9.42	1
Core deposits	6.85			24.95			19.92			10.49	11.23	60	-19.60	7.29	0
Noncore funding	5.75			-5.08			-9.60			6.02	6.59	56	-17.55	10.67	9

BHC Name

City/State

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	27,881,006	25,738,206	27,216,092	25,380,365	23,802,675
Commit: Secured commercial real estate loans	1,834,085	1,703,612	1,912,955	1,895,612	2,009,907
Commit: Unsecured real estate loans	179,102	201,906	154,705	212,329	220,893
Credit card lines (reported semiannually, June/Dec)	2,608,645	2,488,474	2,529,863	2,270,727	1,908,384
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,698,260	1,721,132	1,767,595	1,651,913	1,622,429
Commercial and similar letters of credit	64,450	54,727	52,414	83,591	95,270
Securities lent	40,893,144	23,049,999	24,962,569	19,378,950	10,104,273
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	18,739,151	16,152,578	13,963,503	13,013,036	29,497,894
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	60,799,252	80,344,878	48,471,268	97,213,705	117,758,436
Written options contracts (interest rate)	338,772	56,670	445,326	82,759	38,250
Purchased options contracts (interest rate)	11,029	51,029	51,029	80,429	28,958
Interest rate swaps	18,349,915	17,613,228	18,459,865	18,755,087	17,440,024
Futures and forward foreign exchange	539,490	913,133	931,768	921,591	639,441
Written options contracts (foreign exchange)	12,882	0	7,563	0	2,425
Purchased options contracts (foreign exchange)	12,882	0	7,563	0	2,425
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	542	0	0	166,974
Written options contracts (commodity and other)	606,714	719,526	650,189	767,190	978,197
Purchased options contracts (commodity and other)	606,637	719,536	650,189	767,190	974,543
Commodity and other swaps	180,823	149,386	169,153	146,286	1,195,861

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	18.56			18.19			20.10			20.26	23.52	48	19.90	24.05	46
Standby letters of credit	1.13			1.22			1.31			1.32	0.84	78	1.36	0.92	76
Commercial and similar letters of credit	0.04			0.04			0.04			0.07	0.02	84	0.08	0.02	86
Securities lent	27.22			16.29			18.43			15.47	0.40	94	8.45	0.62	94
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	12.47			11.41			10.31			10.39	0.45	92	24.66	0.69	95
Derivative contracts	54.21			71.07			51.57			94.76	68.47	83	116.41	65.81	86
Interest rate contracts	52.91			69.30			49.79			92.68	47.31	85	113.10	43.84	89
Interest rate futures and forward contracts	40.46			56.78			35.79			77.58	10.67	90	98.46	11.40	89
Written options contracts (interest rate)	0.23			0.04			0.33			0.07	2.47	24	0.03	2.16	23
Purchased options contracts (interest rate)	0.01			0.04			0.04			0.06	2.65	48	0.02	2.32	50
Interest rate swaps	12.21			12.45			13.63			14.97	28.86	52	14.58	26.74	52
Foreign exchange contracts	0.38			0.65			0.70			0.74	10.12	65	0.54	10.92	66
Futures and forward foreign exchange contracts	0.36			0.65			0.69			0.74	5.23	70	0.53	5.22	70
Written options contracts (foreign exchange)	0.01			0			0.01			0	0.05	39	0	0.14	75
Purchased options contracts (foreign exchange)	0.01			0			0.01			0	0.08	39	0	0.13	75
Foreign exchange rate swaps	0			0			0			0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0.93			1.12			1.09			1.34	3.32	80	2.77	4.08	81
Commodity and other futures and forward contracts	0			0			0			0	0.19	40	0.14	0.25	86
Written options contracts (commodity and other)	0.40			0.51			0.48			0.61	0.98	83	0.82	1.48	84
Purchased options contracts (commodity and other)	0.40			0.51			0.48			0.61	0.94	84	0.81	1.29	86
Commodity and other swaps	0.12			0.11			0.12			0.12	0.38	76	1	0.40	86
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	41.08			37.06			40.05			38.05	45.53	55	32.17	44.93	47

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	81,458,396	100,567,928	69,843,913	118,734,237	139,225,534
Interest rate contracts	79,498,968	98,065,805	67,427,488	116,131,980	135,265,668
Foreign exchange contracts	565,254	913,133	946,894	921,591	644,291
Equity, commodity, and other contracts	1,394,174	1,588,990	1,469,531	1,680,666	3,315,575
<b>Derivatives Position</b>					
Futures and forwards	61,338,742	81,258,553	49,403,036	98,135,296	118,564,851
Written options	958,368	776,196	1,103,078	849,949	1,018,872
Exchange-traded	479	3,520	0	0	50,151
Over-the-counter	957,889	772,676	1,103,078	849,949	968,721
Purchased options	630,548	770,565	708,781	847,619	1,005,926
Exchange-traded	402	3,530	0	0	49,893
Over-the-counter	630,146	767,035	708,781	847,619	956,033
Swaps	18,530,738	17,762,614	18,629,018	18,901,373	18,635,885
Held for trading	77,154,008	96,921,469	64,551,725	112,459,794	132,935,193
Interest rate contracts	76,587,873	96,000,744	63,604,831	111,537,228	130,647,153
Foreign exchange contracts	565,254	913,133	946,894	921,591	644,291
Equity, commodity, and other contracts	881	7,592	0	975	1,643,749
Non-traded	4,304,388	3,646,459	5,292,188	6,274,443	6,290,341
Interest rate contracts	2,911,095	2,065,061	3,822,657	4,594,752	4,618,515
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	1,393,293	1,581,398	1,469,531	1,679,691	1,671,826
Derivative contracts (excluding futures and FX 14 days or less)	1,137,544,055	1,019,373,206	997,006,951	1,126,671,134	1,276,215,375
One year or less	745,679,501	685,351,114	666,253,520	810,822,168	969,634,280
Over 1 year to 5 years	386,708,912	327,835,448	324,996,609	310,699,942	301,723,103
Over 5 years	5,155,642	6,186,644	5,756,822	5,149,024	4,857,992
Gross negative fair value (absolute value)	438,212	442,078	382,547	301,610	730,890
Gross positive fair value	675,342	930,579	758,457	460,749	720,046
Held for trading	580,377	864,434	676,948	378,336	675,513
Non-traded	94,965	66,145	81,509	82,413	44,533
Current credit exposure on risk-based capital derivative contracts	2,254,233	2,603,775	2,803,648	2,377,914	1,797,732
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	97.59			97.51			96.54			97.81	93.44	41	97.16	92.91	41
Foreign exchange contracts .....	0.69			0.91			1.36			0.78	3.20	60	0.46	3.39	48
Equity, commodity, and other contracts .....	1.71			1.58			2.10			1.42	1.64	75	2.38	1.93	72
<b>Futures and forwards .....</b>															
	75.30			80.80			70.73			82.65	13.49	95	85.16	12.78	96
Written options .....	1.18			0.77			1.58			0.72	5.91	21	0.73	6.60	21
Exchange-traded .....	0			0			0			0	0.15	42	0.04	0.23	82
Over-the-counter .....	1.18			0.77			1.58			0.72	5.10	23	0.70	5.49	23
Purchased options .....	0.77			0.77			1.01			0.71	4.42	47	0.72	4.19	47
Exchange-traded .....	0			0			0			0	0.28	39	0.04	0.32	77
Over-the-counter .....	0.77			0.76			1.01			0.71	3.35	51	0.69	3.20	54
Swaps .....	22.75			17.66			26.67			15.92	69.75	12	13.39	70.34	9
<b>Held for trading .....</b>															
	94.72			96.37			92.42			94.72	44.16	78	95.48	46.31	78
Interest rate contracts .....	94.02			95.46			91.07			93.94	37.24	88	93.84	38.40	90
Foreign exchange contracts .....	0.69			0.91			1.36			0.78	1.60	70	0.46	1.85	62
Equity, commodity, and other contracts .....	0			0.01			0			0	0.83	73	1.18	1.14	77
<b>Non-traded .....</b>															
	5.28			3.63			7.58			5.28	55.84	21	4.52	53.69	21
Interest rate contracts .....	3.57			2.05			5.47			3.87	52.22	20	3.32	50.60	18
Foreign exchange contracts .....	0			0			0			0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	1.71			1.57			2.10			1.41	0.13	91	1.20	0.16	91
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
	1,396.47			1,013.62			1,427.48			948.90	93.86	95	916.65	94.47	96
One year or less .....	915.41			681.48			953.92			682.89	32.17	95	696.45	32.51	96
Over 1 year to 5 years .....	474.73			325.98			465.32			261.68	30.45	95	216.72	31.16	96
Over 5 years .....	6.33			6.15			8.24			4.34	28.09	16	3.49	28.71	17
Gross negative fair value (absolute value) .....	0.54			0.44			0.55			0.25	0.83	26	0.52	0.72	37
Gross positive fair value .....	0.83			0.93			1.09			0.39	1.19	14	0.52	0.85	26
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.03			0.03			0.03			0.02	0.06	61	0.05	0.06	81
Gross positive fair value (X) .....	0.05			0.07			0.05			0.03	0.07	55	0.05	0.06	78
Held for trading (X) .....	0.04			0.06			0.05			0.03	0.06	62	0.05	0.05	79
Non-traded (X) .....	0.01			0			0.01			0.01	0.01	62	0	0.01	50
Current credit exposure (X) .....	0.16			0.18			0.20			0.17	0.05	87	0.13	0.04	88
Credit losses on derivative contracts .....	0			0			0			0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0			0			0			0	0	47	0	0	47
90+ days past due .....	0			0			0			0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	2.51			2.90			3.28			2.71	0.73	87	1.93	0.53	88

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	841,620	617,497	617,497	613,547	758,087
Gross losses	75,847	110,242	197,835	235,694	203,734
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	54,382	55,018	100,161	84,410	83,128
Net losses	21,465	55,224	97,674	151,284	120,606
Provision for loan and lease losses	-23,866	221,013	321,797	155,234	127,313
Adjustments	0	0	0	0	-151,247
Ending balance	796,289	783,286	841,620	617,497	613,547
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.03			0.27			0.22			0.12	0.15	50	0.09	0.14	38
Provision for loan and lease losses / Average loans and leases	-0.07			0.64			0.47			0.23	0.24	58	0.17	0.24	47
Provision for loan and lease losses / Net loan and lease losses	-111.19			400.21			329.46			102.61	130.58	34	105.56	134.68	44
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16			1.14			1.33			0.90	0.83	57	0.94	0.90	57
Allowance for loan and lease losses / Total loans and leases	1.16			1.14			1.33			0.90	0.81	57	0.94	0.89	57
Allowance for loan and lease losses / Net loans and leases (X)	18.55			7.09			8.62			4.08	8.03	45	5.09	7.54	55
Allowance for loan and lease losses / Nonaccrual assets	154.70			150.81			166.50			178.62	218.72	58	214.90	214.03	63
ALLL / 90+ days past due + nonaccrual loans and leases	152.42			149.86			166.24			177.82	151.73	70	213.89	160.51	75
Gross loan and lease losses / Average loans and leases	0.22			0.32			0.29			0.35	0.28	69	0.28	0.30	60
Recoveries / Average loans and leases	0.16			0.16			0.15			0.13	0.08	80	0.11	0.09	69
Net losses / Average loans and leases	0.06			0.16			0.14			0.23	0.21	61	0.16	0.22	52
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0	0	40	0	0	39
Recoveries / Prior year-end losses	27.49			23.34			42.50			41.43	36.22	69	35.83	41.30	55
Earnings coverage of net loan and lease losses (X)	42.41			8.45			11.34			4.78	24.40	20	12.76	21.75	46

#### Net Loan and Lease Losses By Type

Real estate loans	-0.02			-0.05			-0.05			-0.04	0.01	8	-0.04	0.02	10
Real estate loans secured by 1-4 family	-0.06			-0.06			-0.06			-0.05	0.01	6	-0.05	0.01	10
Revolving	-0.10			-0.11			-0.09			-0.12	0.02	8	-0.11	0.03	12
Closed-end	-0.05			-0.04			-0.05			-0.03	0	10	-0.03	0.01	17
Commercial real estate loans	0			-0.06			-0.03			-0.02	0.01	7	-0.06	0.01	3
Construction and land development	-0.16			-0.07			-0.07			-0.07	-0.01	14	-0.73	-0.03	2
1-4 family	0			0			0			0	0	21	-0.12	-0.01	2
Other	-0.16			-0.07			-0.07			-0.07	-0.01	11	-0.61	-0.02	1
Multifamily	0			-0.49			-0.24			0	0	19	0	0	39
Nonfarm nonresidential	0.02			-0.01			0			-0.02	0.02	9	0.01	0.02	52
Owner-occupied	0			0			0			-0.02	0.01	6	0.01	0.01	60
Other	0.01			-0.01			0			0	0.01	19	0	0.01	57
Real estate loans secured by farmland	0			0			-0.31			-0.02	0.01	10	0.38	0	94
Commercial and industrial loans	0.15			-0.02			0.05			0.30	0.37	53	0.12	0.31	30
Loans to individuals	0.32			0.79			0.65			0.77	1.17	45	0.58	1.16	36
Credit card loans	5.70			5.56			5.17			4.25	3.11	75	4.97	2.92	88
Agricultural loans	-0.42			0.05			0.11			0.01	0.08	64	0.07	0.15	67
Loans to foreign governments and institutions											0			0	
Other loans and leases	-0.05			0.13			0.15			0.04	0.15	48	0.39	0.14	83

BHC Name

City/State

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	411,782	286,982	371,217	279,364	275,888
90+ days past due loans and leases	7,682	3,307	797	1,563	1,347
Nonaccrual loans and leases	514,732	519,383	505,471	345,706	285,502
Total past due and nonaccrual loans and leases	934,196	809,672	877,485	626,633	562,737
Restructured 30–89 days past due	22,083	7,490	23,205	16,288	8,903
Restructured 90+ days past due	0	0	0	36	0
Restructured nonaccrual	74,291	108,151	76,416	62,169	59,337
Total restructured loans and leases	96,374	115,641	99,621	78,493	68,240
30–89 days past due loans held for sale	372	105	494	289	161
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	5,994	3,549	2,036	3,845	2,878
Total past due and nonaccrual loans held for sale	6,366	3,654	2,530	4,134	3,039
Restructured loans and leases in compliance	177,550	127,711	179,497	154,802	148,284
Other real estate owned	8,215	8,519	8,495	8,023	7,593
<b>Other Assets</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases	0.60			0.42			0.59			0.41	0.43	54	0.42	0.44	53
90+ days past due loans and leases	0.01			0			0			0	0.15	21	0	0.17	16
Nonaccrual loans and leases	0.75			0.75			0.80			0.50	0.51	50	0.44	0.54	42
90+ days past due and nonaccrual loans and leases	0.76			0.76			0.80			0.51	0.71	36	0.44	0.75	26
30–89 days past due restructured	0.03			0.01			0.04			0.02	0.01	74	0.01	0.02	63
90+ days past due restructured	0			0			0			0	0.01	59	0	0.01	26
Nonaccrual restructured	0.11			0.16			0.12			0.09	0.14	45	0.09	0.16	38
30–89 days past due loans held for sale	0			0			0			0	0	81	0	0	77
90+ days past due loans held for sale	0			0			0			0	0	42	0	0	43
Nonaccrual loans held for sale	0.01			0.01			0			0.01	0	84	0	0	82
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets	0.60			0.42			0.59			0.41	0.43	54	0.42	0.44	53
90+ days past due assets	0.01			0			0			0	0.15	18	0	0.18	15
Nonaccrual assets	0.75			0.75			0.80			0.50	0.53	50	0.44	0.57	41
30+ days past due and nonaccrual assets	1.36			1.17			1.38			0.91	1.19	46	0.86	1.26	37
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.35			0.37			0.37			0.28	0.44	31	0.24	0.48	22
90+ days past due and nonaccrual assets + other real estate owned	0.35			0.38			0.38			0.28	0.48	29	0.25	0.52	20
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.48			0.47			0.53			0.42	0.53	39	0.38	0.60	28
Allowance for loan and lease losses	90.74			84.66			85.15			85	115.41	39	73.39	118.28	31
Equity capital + allowance for loan and lease losses	3.68			3.30			3.57			2.76	4.28	34	2.35	4.79	23
Tier 1 capital + allowance for loan and lease losses	4.75			4.42			4.74			3.61	5.65	30	3.05	6.16	23
Loans and leases + other real estate owned	1.05			0.96			1.13			0.77	0.85	49	0.69	0.96	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.63			0.35			0.32			0.23	0.38	34	0.24	0.42	29
90+ days past due	0.01			0.01			0			0	0.16	27	0	0.22	25
Nonaccrual	0.87			0.69			0.78			0.55	0.46	61	0.53	0.57	56
Commercial and industrial															
30–89 days past due	0.63			0.49			0.26			0.34	0.31	66	0.31	0.30	63
90+ days past due	0.01			0.01			0			0.01	0.05	39	0.01	0.05	46
Nonaccrual	0.50			0.53			0.52			0.41	0.83	30	0.25	0.76	23
Individuals															
30–89 days past due	0.46			0.50			0.80			0.95	0.83	55	0.91	0.84	50
90+ days past due	0			0			0			0	0.17	16	0	0.16	15
Nonaccrual	0.58			0.47			0.46			0.37	0.17	79	0.27	0.23	65
Depository institution loans															
30–89 days past due	0			0			0			0	0	47	0	0	47
90+ days past due	0			0			0			0	0	49	0	0	47
Nonaccrual	0			0			0			0	0	48	0	0	48
Agricultural															
30–89 days past due	0.71			0.28			0.52			0.15	0.24	66	0.49	0.17	81
90+ days past due	0			0			0			0.01	0	87	0	0	43
Nonaccrual	0.79			2.13			1.27			2.56	0.67	88	1.72	0.75	81
Foreign governments															
30–89 days past due											0.07			0.01	
90+ days past due											0			0	
Nonaccrual											0.03			0.06	
Other loans and leases															
30–89 days past due	0.64			0.39			2.13			0.37	0.20	76	0.24	0.17	72
90+ days past due	0.02			0			0			0	0.01	71	0	0.01	65
Nonaccrual	0.93			1.53			2.26			0.26	0.13	77	0.25	0.14	77

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases—Continued

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer #	Pct												
<b>Memoranda</b>																	
1-4 family	30-89 days past due		0.27			0.50			0.34			0.32	0.67	23	0.33	0.71	21
	90+ days past due		0			0			0			0	0.31	29	0	0.46	14
	Nonaccrual		1.11			0.61			0.83			0.52	0.73	45	0.51	0.86	34
Revolving	30-89 days past due		0.15			0.41			0.65			0.52	0.45	57	0.61	0.50	64
	90+ days past due		0			0			0			0	0.05	24	0	0.05	25
	Nonaccrual		1.38			0.87			1.15			0.91	1	66	0.62	1.17	50
Closed-end	30-89 days past due		0.31			0.53			0.24			0.26	0.70	20	0.25	0.75	19
	90+ days past due		0			0			0			0	0.35	33	0	0.53	16
	Nonaccrual		1.02			0.53			0.73			0.42	0.70	35	0.48	0.84	34
Junior lien	30-89 days past due		0			0			0			0.01	0.02	38	0.01	0.03	42
	90+ days past due		0			0			0			0	0	61	0	0	24
	Nonaccrual		0			0.02			0.01			0.02	0.04	35	0.02	0.06	36
Commercial real estate	30-89 days past due		0.86			0.23			0.33			0.18	0.18	58	0.17	0.17	52
	90+ days past due		0.02			0.01			0			0	0.03	41	0	0.03	20
	Nonaccrual		0.67			0.59			0.68			0.43	0.23	78	0.49	0.28	77
Construction and development	30-89 days past due		0.18			1.05			0.18			0.09	0.28	48	0.53	0.21	83
	90+ days past due		0			0			0			0	0.02	33	0	0.02	31
	Nonaccrual		0.90			0.05			0.48			0	0.20	12	0.07	0.19	45
1-4 family	30-89 days past due		0			0.67			0.12			0	0.06	25	0	0.06	25
	90+ days past due		0			0			0			0	0	41	0	0	43
	Nonaccrual		0.63			0			0.30			0	0.02	30	0	0.02	58
Other	30-89 days past due		0.18			0.38			0.06			0.09	0.20	56	0.53	0.13	89
	90+ days past due		0			0			0			0	0.01	35	0	0.02	33
	Nonaccrual		0.27			0.05			0.18			0	0.17	14	0.06	0.15	50
Multifamily	30-89 days past due		0.31			0.03			0.35			0.07	0.08	66	0.45	0.10	90
	90+ days past due		0			0.04			0			0	0	41	0	0.01	39
	Nonaccrual		1			1.03			1.06			1.28	0.05	99	0.41	0.08	91
Nonfarm non-residential	30-89 days past due		1.01			0.15			0.35			0.20	0.14	72	0.09	0.17	35
	90+ days past due		0.03			0.01			0			0	0.03	45	0	0.03	21
	Nonaccrual		0.61			0.62			0.67			0.39	0.28	71	0.55	0.30	75
Owner Occupied	30-89 days past due		0.64			0.11			0.20			0.05	0.07	52	0.06	0.09	39
	90+ days past due		0.03			0.01			0			0	0.01	53	0	0.01	25
	Nonaccrual		0.44			0.38			0.47			0.27	0.16	74	0.49	0.17	92
Other	30-89 days past due		0.36			0.04			0.15			0.15	0.07	81	0.04	0.07	50
	90+ days past due		0			0			0			0	0.01	30	0	0.01	31
	Nonaccrual		0.17			0.23			0.20			0.12	0.10	61	0.06	0.13	46
Farmland	30-89 days past due		0.44			0.39			0.13			0	0.23	23	0.39	0.25	74
	90+ days past due		0			0			0			0	0.01	42	0	0.01	85
	Nonaccrual		1.74			3.20			1.93			2.79	0.84	85	1.30	1.23	70
Credit card	30-89 days past due		0.93			1.08			1.51			1.42	1.19	66	1.62	1.22	76
	90+ days past due		0			0			0			0	0.78	12	0	0.73	11
	Nonaccrual		1.09			1.30			1.37			1.29	0.11	97	0.53	0.09	90

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	11,397,371	11,397,371	11,397,371	11,397,371	11,397,371
Retained earnings	7,445,247	7,265,197	7,297,386	7,084,312	7,654,320
Accumulated other comprehensive income (AOCI)	15,572	667,077	527,355	-98,164	-512,066
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	18,858,190	19,329,645	19,222,112	18,383,519	18,539,625
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	4,455,100	4,470,628	4,446,958	4,569,701	4,912,110
Accumulated other comprehensive income-related adjustments	15,572	667,077	527,356	-98,164	-512,066
Other deductions from common equity tier 1 capital	4,286	1,653	2,764	1,943	4,655
Subtotal:	14,383,232	14,190,287	14,245,034	13,910,039	14,134,926
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	14,383,232	14,190,287	14,245,034	13,910,039	14,134,926
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	18,798	17,214	17,613	12,960	14,197
Additional tier 1 capital before deductions	18,798	17,214	17,613	12,960	14,197
Less: Additional tier 1 capital deductions	0	0	0	1,601	0
Additional tier 1 capital	18,798	17,214	17,613	11,359	14,197
<b>Tier 1 Capital</b>	14,402,030	14,207,501	14,262,647	13,921,398	14,149,123
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	1,265,000	1,265,000	1,265,000	1,265,000	1,265,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	836,595	817,983	886,099	652,415	658,634
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,101,595	2,082,983	2,151,099	1,917,415	1,923,634
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	2,101,595	2,082,983	2,151,099	1,917,415	1,923,634
Exited advanced approach tier 2 capital					
Total capital	16,503,625	16,290,484	16,413,746	15,838,813	16,072,757
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	152,613,159	170,051,207	136,200,697	137,590,204	126,906,250
Less: Deductions from common equity tier 1 capital	4,456,388	4,471,894	4,448,235	4,572,568	4,915,855
Less: Other deductions	46,362	950,623	493,965	31,883	32,118
Total assets for leverage ratio	148,110,409	164,628,690	131,258,497	132,985,753	121,958,277
Total risk-weighted assets	89,924,762	89,720,131	85,507,130	87,868,061	93,310,102
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	15.99			15.82			16.66			15.83	12.11	85	15.15	12.09	84
Common equity tier 1 capital, column B	0			0			0			0	0.29	46	0	0.52	45
Tier 1 capital, column A	16.02			15.84			16.68			15.84	12.78	85	15.16	12.85	82
Tier 1 capital, column B	0			0			0			0	0.34	46	0	0.60	45
Total capital, column A	18.35			18.16			19.20			18.03	14.36	91	17.23	14.45	83
Total capital, column B	0			0			0			0	0.38	46	0	0.67	45
Tier 1 leverage	9.72			8.63			10.87			10.47	9.76	71	11.60	9.71	91
Supplementary leverage ratio, advanced approaches HCs											7.41			7.31	

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	928	1,068	2,098	3,428	4,146	-13.11	
Other insurance activities income	928	1,068	2,098	3,428	4,146	-13.11	
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,209,965	1,228,047	1,217,834	1,314,820	1,410,322	-1.47	

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0			0			0			0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets											51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets											48.53			43.88	
Separate account assets (L/H) / Total life assets											7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.04			0.05			0.05			0.08	0.47	48	0.08	0.47	50
Premium income / Insurance activities revenue	0			0			0			0	7.32	37	0	4.86	37
Credit related premium income / Total premium income											34.91			44.54	
Other premium income / Total premium income											65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0			0			0			0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)											19.86			15.64	
Insurance net income (L/H) / Equity (L/H)											5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums											233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)											0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)											0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	7.96			8.19			8.06			9.04	11.51	42	9.55	10.22	46
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)	46,354,270			33,698,575			31,209,514			26,723,035			29,434,367		
Net assets of broker-dealer subsidiaries / Consolidated assets	30.85			23.81			23.04			21.33	1.39	94	24.61	1.79	94

BHC Name

City/State

### Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	104,111	245,585	200,793	3,396,292	160,379
Real estate loans	13,812	7,473	7,410	7,531	3,585
Commercial and industrial loans	56,366	208,676	170,940	82,779	39,749
Loans to depository institutions and other banks acceptances	33,933	29,436	22,443	3,305,982	117,045
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	84	0	118	165	312
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	104,195	245,585	200,911	3,396,457	160,691
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits					
Non-interest-bearing deposits					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0			0			0			0	1.25	31	4.36	1.17	86
Cost: Interest-bearing deposits											1.19		0.37	0.97	21
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans											27.03			27.29	
Commercial and industrial loans											0.29			1.53	
Foreign governments and institutions											0			0	
<b>Growth Rates</b>															
Net loans and leases	-57.61			56.77			-94.09			2,017.67	22.48	96	-79.33	7.24	4
Total selected assets	-57.57			56.41			-94.08			2,013.66	12.40	96	-79.85	3.24	4
Deposits											10.36		-100	5	4

BHC Name

City/State

**Servicing, Securitization and Asset Sale Activities—Part 1**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	414,084	575,137	503,125	663,142	846,441	-28.00	
1–4 family residential loans	295,277	345,591	332,589	366,080	375,430	-14.56	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	118,807	229,546	170,536	297,062	471,011	-48.24	
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	5,893	6,196	5,900	6,129	18,521	-4.89	
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	5,893	6,196	5,900	6,129	18,521		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0.28	0.41	0.37	0.53	0.71		
1–4 family residential loans	0.20	0.24	0.25	0.29	0.31		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0.08	0.16	0.13	0.24	0.39		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1–4 family residential loans	11.01	13.14	12.99	13.95	13.91		
Home equity lines	3.46	3.79	3.98	3.79	4.01		
Credit card receivables	0.37	0.38	0.41	0.38	0.32		
Auto loans and other consumer loans	19.73	20.91	21.91	21.79	23.22		
Commercial and industrial loans	19.35	22.87	22.45	19.81	19.96		
All other loans and leases	46.09	38.91	38.27	40.29	38.58		

BHC Name

City/State

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	1.42	1.08	1.17	0.92	2.19
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....	4.96	2.70	3.46	2.06	3.93
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0.04	0.04	0.04	0.04	0.13
Total retained credit exposure and asset sale credit exposure.....	0.04	0.04	0.04	0.04	0.13

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	450	254	827	2,712	1,708	77.17		
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	2,053	3,337	3,945	7,371	10,877	-38.48		
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 30-89 days past due securitized assets.....	2,503	3,591	4,772	10,083	12,585	-30.30		
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	1,265	1,333	398	493	147	-5.10		
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	281	1,065	458	965	1,366	-73.62		
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 90+ days past due securitized assets.....	1,546	2,398	856	1,458	1,513	-35.53		
Total past due securitized assets.....	4,049	5,989	5,628	11,541	14,098	-32.39		
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans.....	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	36	724	1,092	4,122	5,071	-95.03		
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total net losses on securitized assets.....	36	724	1,092	4,122	5,071	-95.03		

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0.15	0.07	0.25	0.74	0.45
Home equity lines					
Credit card receivables					
Auto loans	1.73	1.45	2.31	2.48	2.31
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.60	0.62	0.95	1.52	1.49
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0.43	0.39	0.12	0.13	0.04
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans	0.24	0.46	0.27	0.32	0.29
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.37	0.42	0.17	0.22	0.18
Total past due securitized assets percent of securitized assets	0.98	1.04	1.12	1.74	1.67
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans	0.06	0.63	0.64	1.39	1.08
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.02	0.25	0.22	0.62	0.60
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.30	0.51	0.24	0.28	0.26
Home equity lines	0.15	0.41	0.65	0.52	0.61
Credit card receivables	0.93	1.08	1.51	1.42	1.62
Commercial and industrial loans	0.63	0.49	0.26	0.34	0.31
All other loans and leases	0.66	0.36	0.77	0.45	0.47
Total managed loans past due 30–89 days	0.60	0.42	0.59	0.42	0.43
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.02	0.01	0	0.01	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Commercial and industrial loans	0.01	0.01	0	0.01	0.01
All other loans and leases	0.01	0.01	0	0	0
Total managed loans past due 90+ days	0.01	0.01	0	0	0
<b>Total Past Due Managed Assets</b>	<b>0.61</b>	<b>0.43</b>	<b>0.59</b>	<b>0.42</b>	<b>0.44</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	-0.04	-0.04	-0.05	-0.03	-0.02
Home equity lines	-0.10	-0.11	-0.09	-0.12	-0.11
Credit card receivables	5.70	5.56	5.17	4.25	4.97
Commercial and industrial loans	0.15	-0.02	0.05	0.30	0.12
All other loans and leases	0.03	0.26	0.22	0.24	0.24
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.06</b>	<b>0.16</b>	<b>0.15</b>	<b>0.22</b>	<b>0.19</b>

BHC Name

City/State

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	5	2,902	2,906	54,244	36,443	-99.83	
Dividends .....	0	0	0	0	0		
Interest .....	5	2,902	2,906	54,244	35,267	-99.83	
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	1,176		
Income from nonbank subsidiaries .....	136,677	124,992	202,572	324,402	92,560	9.35	
Dividends .....	127,724	98,376	165,764	158,115	71,907	29.83	
Interest .....	2,352	7,496	9,883	131,379	20,061	-68.62	
Management and service fees .....	0	0	0	0	0		
Other income .....	6,601	19,120	26,925	34,908	592	-65.48	
Income from subsidiary holding companies .....	331,591	349,917	681,683	455,994	263,344	-5.24	
Dividends .....	300,000	300,000	600,000	365,000	250,000	0.00	
Interest .....	2,084	16,756	19,382	10,672	11,376	-87.56	
Management and service fees .....	0	0	0	0	0		
Other income .....	29,507	33,161	62,301	80,322	1,968	-11.02	
Total income from subsidiaries .....	468,273	477,811	887,161	834,640	392,347	-2.00	
Securities gains (losses) .....	416	-1,294	-2,055	3,680	17,447		
Other operating income .....	18,354	22,657	42,139	-86,134	16,654	-18.99	
Total operating income .....	487,043	499,174	927,245	752,186	426,448	-2.43	
<b>Operating Expenses</b>							
Personnel expenses .....	-4,912	0	487	10,476	872		
Interest expense .....	55,526	94,252	154,201	273,602	183,621	-41.09	
Other expenses .....	516	4,284	10,009	15,606	5,215	-87.96	
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	51,130	98,536	164,697	299,684	189,708	-48.11	
Income (loss) before taxes .....	436,407	398,146	759,605	453,304	234,788	9.61	
Applicable income taxes (credit) .....	20,711	11,070	-3,931	5,603	-27,562	87.09	
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	415,696	387,076	763,536	447,701	262,350	7.39	
Equity in undistributed income of subsidiaries .....	282,164	-206,201	-150,460	-17,708	777,502		
Bank subsidiaries .....	0	0	0	0	0		
Nonbank subsidiaries .....	129,110	-38,137	25,510	-79,267	-58,352		
Subsidiary holding companies .....	153,054	-168,064	-175,970	61,559	835,854		
Net income (loss) .....	697,860	180,875	613,076	429,993	1,039,852	285.82	
<b>Memoranda</b>							
Bank net income .....	0	0	0	0	0		
Nonbank net income .....	256,834	60,239	191,274	78,848	13,555	326.36	
Subsidiary holding companys' net income .....	453,054	131,936	424,030	426,559	1,085,854	243.39	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	0	0	0	0	0	0	52	179		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	52	179		
Investment in nonbank subsidiaries .....	7,527,626	30.04	5,014,662	18.73	3,888,734	15.32	5,911,171	7,847,103	50.11	
Common and preferred stock .....	2,120,056	8.46	4,119,639	15.39	1,990,190	7.84	4,158,858	4,103,824	-48.54	
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	5,150,000	20.55	701,500	2.62	1,653,500	6.51	1,574,532	3,485,137	634.14	
Other receivables .....	257,570	1.03	193,523	0.72	245,044	0.97	177,781	258,142	33.10	
Investment in subsidiary holding companies .....	14,014,648	55.92	14,879,277	55.57	14,325,476	56.44	14,675,030	15,711,749	-5.81	
Common and preferred stock .....	12,449,239	49.67	12,942,154	48.34	12,807,983	50.46	12,345,047	15,709,693	-3.81	
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	1,550,000	6.18	1,900,000	7.10	1,500,000	5.91	2,300,000	0	-18.42	
Other receivables .....	15,409	0.06	37,123	0.14	17,493	0.07	29,983	2,056	-58.49	
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	3,250,000	45,000		
Securities .....	11,513	0.05	12,869	0.05	2,077,503	8.19	10,831	601,187	-10.54	
Securities purchased (reverse repos) .....	0	0	2,982,683	11.14	0	0	922,600	0		
Cash and due from affiliated depository institution .....	40,220	0.16	40,211	0.15	40,215	0.16	885,029	600,487	0.02	
Cash and due from unrelated depository institution .....	3,298,880	13.16	3,557,518	13.29	4,825,739	19.01	0	0	-7.27	
Premises, furnishings, fixtures and equipment .....	2,077	0.01	2,121	0.01	2,359	0.01	2,080	1,433	-2.07	
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	167,325	0.67	285,343	1.07	220,213	0.87	360,243	515,659	-41.36	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	25,062,289	100.00	26,774,684	100.00	25,380,239	100.00	26,017,036	25,322,797	-6.40	
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	883	0	0	0	906	0	104,455	143,750		
Borrowings with maturity over 1 year .....	4,735,000	18.89	4,736,099	17.69	4,735,000	18.66	4,736,186	4,740,036	-0.02	
Subordinated notes and debentures .....	1,265,000	5.05	1,265,000	4.72	1,265,000	4.98	1,265,000	1,265,000	0.00	
Other liabilities .....	167,481	0.67	68,118	0.25	79,488	0.31	82,793	150,601	145.87	
Balance due to subsidiaries and related institutions .....	35,735	0.14	1,375,823	5.14	77,733	0.31	1,445,083	483,785	-97.40	
Total liabilities .....	6,204,099	24.75	7,445,040	27.81	6,158,127	24.26	7,633,517	6,783,172	-16.67	
Equity Capital .....	18,858,190	75.25	19,329,644	72.19	19,222,112	75.74	18,383,519	18,539,625	-2.44	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	0	0	0	0	0	0	0	0		
Common surplus .....	11,397,371	45.48	11,397,370	42.57	11,397,371	44.91	11,397,371	11,397,371	0.00	
Retained earnings .....	7,445,247	29.71	7,265,197	27.13	7,297,386	28.75	7,084,312	7,654,320	2.48	
Accumulated other comprehensive income .....	15,572	0.06	667,077	2.49	527,355	2.08	-98,164	-512,066	-97.67	
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	25,062,289	100.00	26,774,684	100.00	25,380,239	100.00	26,017,036	25,322,797	-6.40	
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Profitability</b>															
Net income / Average equity capital	7.26			1.97			3.30			2.34	9.68	6	5.88	10.40	10
Bank net income / Average equity investment in banks											10.51			11.19	
Nonbank net income / Average equity investment in nonbanks	24.40			2.92			5.23			1.94	7.89	30	0.35	7.10	25
Subsidiary HCs net income / Average equity investment in sub HCs	7.24			2.07			3.32			2.86	8.55	17	7.15	8.78	34
Bank net income / Parent net income	0			0			0			0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	36.80			33.30			31.20			18.34	5.93	85	1.30	3.78	62
Subsidiary holding companies' net income / Parent net income	64.92			72.94			69.16			99.20	74	65	104.42	72.48	88
<b>Leverage</b>															
Total liabilities / Equity capital	32.90			38.52			32.04			41.52	20.43	81	36.59	20.88	79
Total debt / Equity capital	31.82			31.05			31.22			33.21	14.31	80	33.17	14.69	80
Total debt + notes payable to subs that issued TPS / Equity capital	31.82			31.05			31.22			33.21	16.36	78	33.17	17.10	80
Total debt + Loans guaranteed for affiliate / Equity capital	31.82			31.05			31.22			33.21	14.56	80	33.17	15.14	80
Total debt / Equity capital – excess over fair value	31.82			31.05			31.22			33.21	14.51	80	33.17	14.81	80
Long-term debt / Equity capital	31.82			31.05			31.21			32.64	13.04	80	32.39	13.37	81
Short-term debt / Equity capital	0			0			0			0.57	1.02	76	0.78	1.14	79
Current portion of long-term debt / Equity capital	0			0			0			0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0			0			0			0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	92.80			65.27			90.49			81.21	28.44	92	64.40	28.63	81
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	77.26			88.27			76.99			89.78	103.22	6	106.87	103.10	73
Total investment in subs / Equity capital	114.23			102.92			94.76			111.98	111.07	74	127.07	112.48	84
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-3.07			-6.27			-7.22			-4.37	0.36	2	1.23	0.35	84
Equity investment in subs – equity cap / Net income-div (X)											1.22		1.23	1.22	63
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	77.75			495.99			165.13			57.51	177.68	7	239.80	162.34	82
Cash from ops + noncash items + op expense / Op expense + dividend	92.36			460.35			-63.18			200.72	190.27	59	93.02	174.91	14
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	245.42			2,851.24			803.72			121.87	116.34	60	-1,642.85	103.19	0
Pretax operating income + interest expense / Interest expense	885.95			522.43			592.61			265.68	1,968.54	16	227.87	2,898.75	19
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	885.95			522.43			592.61			265.68	1,632.83	14	227.87	1,369.37	16
Dividends + interest from subsidiaries / Interest expense + dividends	71.37			451.48			143.98			56.49	210.80	6	211.64	188.90	61
Fees + other income from subsidiaries / Salary + other expenses	-821.38			1,220.38			850.10			441.80	16.52	98	61.38	16.08	84
Net income / Current part of long-term debt + preferred dividends (X)											57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	8.75			7.72			9.09			-1.31	2.64	13	-6.12	2.61	10
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due										0	0.04	43	0	0.24	47
Nonaccrual										0	0.54	40	0	6.54	38
Total										0	0.58	34	0	6.78	36
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0			0			0			0	0	49	0	0	49
To nonbank subsidiaries	0			0			0			0	0.10	46	0	0.24	44
To subsidiary holding companies	0			0			0			0	0	49	0	0	49
Total	0			0			0			0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	31.67			24.47			23.85			22.85	5.62	84	26.29	5.50	89
Combined thrift assets (reported only by bank holding companies)	0			0			0			0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0			0			0			0	0.19	36	0	0.21	36

BHC Name

City/State

**Parent Company Analysis—Part 2**

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	132.31			0			52.39			223.36	57.84	95	0	57.26	2
Dividends declared / Net income .....	78.81			0			65.24			232.56	33.08	97	0	27.33	5
Net income – dividends / Average equity .....	1.54			1.97			1.15			-3.11	6.46	3	5.88	7.33	31
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0						0			0	178.13	9		157.73	
Dividends from nonbank subsidiaries .....	23.22						41.44			15.81	7.53	82		7.13	
Dividends from subsidiary holding companies.....	54.55						150			36.50	21.40	86		16.86	
Dividends from all subsidiaries .....	77.77						191.44			52.31	260.40	8		215.26	
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....											66.55			60.71	
Interest income from bank subsidiaries.....											0.54			0.52	
Management and service fees from bank subsidiaries .....											1.55			1.88	
Other income from bank subsidiaries.....											0			0	
Operating income from bank subsidiaries .....											69.36			63.43	
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	49.73			163.31			86.66			200.53	82.95	86	530.48	51.40	96
Interest income from nonbank subsidiaries.....	0.92			12.44			5.17			166.62	20.25	94	148	18.56	92
Management and service fees from nonbank subsidiaries .....	0			0			0			0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	2.57			31.74			14.08			44.27	1.06	94	4.37	0.15	93
Operating income from nonbank subsidiaries .....	53.22			207.49			105.91			411.43	150.41	86	682.85	99.33	93
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	66.22			227.38			141.50			85.57	61.23	53	23.02	48.56	34
Interest income from subsidiary holding companies.....	0.46			12.70			4.57			2.50	6.54	61	1.05	3.95	65
Management and service fees from subsidiary holding companies.....	0			0			0			0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	6.51			25.13			14.69			18.83	0.29	96	0.18	0.01	92
Operating income from subsidiary holding companies.....	73.19			265.22			160.76			106.90	76.49	57	24.25	61.19	30
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0			0			0			0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0			0.58			0.31			7.21	0.80	93	8.27	0.92	94
Management and service fees from bank subsidiaries .....	0			0			0			0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0			0			0			0	0.03	44	0.28	0.02	93
Operating income from bank subsidiaries .....	0			0.58			0.31			7.21	78.80	17	8.55	74.20	17
Dividends from nonbank subsidiaries .....	26.22			19.71			17.88			21.02	2.65	91	16.86	2.57	90
Interest income from nonbank subsidiaries.....	0.48			1.50			1.07			17.47	1.19	91	4.70	2.32	86
Management and service fees from nonbank subsidiaries .....	0			0			0			0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	1.36			3.83			2.90			4.64	0.04	95	0.14	0.02	90
Operating income from nonbank subsidiaries .....	28.06			25.04			21.85			43.13	7.29	89	21.70	7.64	84
Dividends from subsidiary holding companies.....	61.60			60.10			64.71			48.53	4.52	90	58.62	5.15	91
Interest income from subsidiary holding companies.....	0.43			3.36			2.09			1.42	0.20	91	2.67	0.37	91
Management and service fees from subsidiary holding companies.....	0			0			0			0	0	49	0	0	49
Other income from subsidiary holding companies.....	6.06			6.64			6.72			10.68	0	99	0.46	0	98
Operating income from subsidiary holding companies.....	68.08			70.10			73.52			60.62	6.08	90	61.75	6.79	90
Loans and advances from subsidiaries / Short term debt.....	0						0			0	83.37	12	0	87.87	16
Loans and advances from subsidiaries / Total debt .....	0			0			0			0	28.33	11	0	26.53	12